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MACPHERSON
FRANKLIN
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Docket No.: M-8036 US

March 7, 2000



Box Patent Application
Assistant Commissioner for Patents
Washington, D. C. 20231



Enclosed herewith for filing is a patent application, as follows:

Inventor(s): Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar
Title: System And Method For Flexible Insurance Rating Calculation

X Return Receipt Postcard
X This Transmittal Letter (in duplicate)
15 page(s) Specification (not including claims)
5 page(s) Claims
1 page Abstract
4 Sheet(s) of Drawings
3 page(s) UNEXECUTED Declaration For Patent Application and Power of Attorney
2 Page(s) Information Disclosure Statement
1 page(s) PTO Form 1449 citing 2 references
 Copy(ies) of 2 Cited References submitted

EXPRESS MAIL LABEL NO:
EL250937033US

Respectfully submitted,



Marc R. Ascolese
Attorney for Applicant(s)
Reg. No. 42,268

25 Metro Drive, Suite 700
San Jose, CA 95110
Phone 408 453-9200
Fax 408 453-7979

Austin, TX
Newport Beach, CA
San Francisco, CA